Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Fatima First name L. Middle name Jones Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have		
	used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0516	

Case 18-02420 Doc 1 Filed 01/29/18

iled 01/29/1-Document Entered 01/29/18 12:24:47 Page 2 of 64 Case number (if known)

Desc Main

1/29/18 12:22PM

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		512 Powell Ave. Apt #1 Waukegan, IL 60085			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Lake County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 18-02420 Doc 1

Fatima L. Jones

Debtor 1

Filed 01/29/18 Document Entered 01/29/18 12:24:47 Page 3 of 64

Case number (if known)

Desc Main

1/29/18 12:22PM

Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When Case number District When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When Case number, if known District Debtor Relationship to you When District Case number, if known 11. Do you rent your Go to line 12. ☐ No. residence? Has your landlord obtained an eviction judgment against you? Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1	Fatima L. Jones	Document	Page 4 of 64 Case nur	nber (if known)

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprieto	or	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of busi	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Number, Street, City, State & ZIP Code		
	it to this petition.		Check		x to describe your business:	
					ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))	
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can saddines. If you indicate that you are a small business debtor, you must attach your most recent balance shee erations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow 1 U.S.C. 1116(1)(B).			
	For a definition of small	No.	I am n	ot filing under Chapt	ter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	•	11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am fi	ling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
art	4: Report if You Own or	Have Any	Hazardo	us Property or Any	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	he hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code	

Debtor 1 Fatima L. Jones Page 5 of 64 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of
completion.

1/29/18 12:22PM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-02420

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47

Desc Main

1/29/18 12:22PM Document Page 6 of 64 Case number (if known) Debtor 1 Fatima L. Jones Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Fatima L. Jones Signature of Debtor 2 Fatima L. Jones Signature of Debtor 1 Executed on January 29, 2018 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Fatima L. Jones Document Page 7 of 64 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	January 29, 2018	
Signature of Attorney for Debtor		MM / DD / YYYY	
David M. Siegel Printed name			
David M. Siegel & Associates			
790 Chaddick Drive Wheeling, IL 60090			
Number, Street, City, State & ZIP Code			
Contact phone (847) 520-8100	Email address		
#06207611			
Bar number & State			

1/29/18 12:22PM

Fill in this information to identify your case:

Debtor 1

Fatima L. Jones
First Name

Middle Name

Last Name

Middle Name

Last Name

☐ Check if this is an amended filing

Official Form 106Sum

United States Bankruptcy Court for the:

Case number (if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

NORTHERN DISTRICT OF ILLINOIS

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your as	ssets of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,325.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	3,325.00
t 2: Summarize Your Liabilities		
		abilities t you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	1,200.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	48,294.00
Your total liabilities	\$	49,494.00
t 3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,407.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,407.00
t 4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
■ Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Document Page 9 of 64
Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Fatima L. Jones

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	1,200.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	1,200.00

1/29/18 12:22PM

C	ase 10-02420 Duc	Document Page 10 of 64		Desc N	1/29/18 12:22I
Fill in this info	rmation to identify your case a				
Debtor 1	Fatima L. Jones				
	First Name	Middle Name Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name Last Name			
United States B	Sankruptcy Court for the: NOR	THERN DISTRICT OF ILLINOIS			
Case number					Check if this is an amended filing
					amondod ming
Official E	orm 106A/B				
-					4045
	le A/B: Propert	y s. List an asset only once. If an asset fits in more than	n one category list the	a asset in the c	12/15
think it fits best.	Be as complete and accurate as pore space is needed, attach a sepa	rate sheet to this form. On the top of any additional p	h are equally responsi	ible for supplyir	ng correct
Part 1: Describe	e Each Residence, Building, Land	, or Other Real Estate You Own or Have an Interest In			
1. Do you own or	r have any legal or equitable intere	est in any residence, building, land, or similar propert	y?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	e is the property?				
Part 2: Describe	e Your Vehicles				
□ No ■ Yes	rucks, tractors, sport utility ve	enicles, motorcycles			
			D		
3.1 Make:	Chrystler	Who has an interest in the property? Check one	the amount of a	any secured clair	or exemptions. Put ms on <i>Schedule D:</i>
Model: Year:	Pacifica 2006	■ Debtor 1 only □ Debtor 2 only			ecured by Property.
	ate mileage: 106,000	☐ Debtor 1 and Debtor 2 only	Current value entire property		rrent value of the tion you own?
Other info	rmation:	\square At least one of the debtors and another			
		Check if this is community property (see instructions)	\$2,2	225.00	\$2,225.00
		nd other recreational vehicles, other vehicles, a atercraft, fishing vessels, snowmobiles, motorcycle			
■ No					
☐ Yes					
5 Add the dol	lar value of the portion you ov	vn for all of your entries from Part 2, including	any entries for		
		that number here			\$2,225.00
Part 2. Decerit	o Vour Porconal and Haveshald to	tome			
	e Your Personal and Household It r have any legal or equitable in	nterest in any of the following items?		Curre	ent value of the
		-			on you own?
					s or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 Document Page 11 of 64 Case r	3 12:24:47	Desc Main 1/29/18 12:22F
_	Describe		
_ 100.	Household Goods & Furniture		\$500.00
□ No	onics oles: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, s including cell phones, cameras, media players, games . Describe	canners; music co	ollections; electronic devices
Examp	cibles of value bles: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objections, memorabilia, collectibles . Describe	ects; stamp, coin,	or baseball card collections;
Examp No	nent for sports and hobbies bles: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clu musical instruments . Describe	bs, skis; canoes a	and kayaks; carpentry tools;
■ No	rms nples: Pistols, rifles, shotguns, ammunition, and related equipment Describe		
□ No	es nples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe		
	Normal Apparel		\$200.00
■ No □ Yes. 13. Non-fa Exam ■ No	nples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, Describe arm animals nples: Dogs, cats, birds, horses	watches, gems, g	old, silver
14. Any o t	. Describe ther personal and household items you did not already list, including any health aids you	ou did not list	
■ No □ Yes.	. Give specific information	r	
	the dollar value of all of your entries from Part 3, including any entries for pages you have at 3. Write that number here	ave attached	\$900.00
	escribe Your Financial Assets		
Do you o	wn or have any legal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

claims or exemptions.

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 12 of 64 Debtor 1 Case number (if known) Fatima L. Jones 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking Chase Bank \$200.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

— NO

 $\hfill\square$ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

☐ Yes. Give specific information about them...

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Page 13 of 64
Case number (if known) Document Debtor 1 Fatima L. Jones 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: Whole Life Insurance Barbara mcCracklin -\$0.00 Mother 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Nο ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$200.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Official Form 106A/B Schedule A/B: Property

Desc Main Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Page 14 of 64
Case number (if known) Document Debtor 1 Fatima L. Jones ☐ Yes. Go to line 38. Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$2,225.00 Part 3: Total personal and household items, line 15 57. \$900.00 58. Part 4: Total financial assets, line 36 \$200.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$3,325.00 Copy personal property total \$3,325.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$3,325.00

		Documen	t Page 15 of 64	1/29/10 12.221 10
Fill in this informa	ation to identify your	case:		
Debtor 1	Fatima L. Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Banl	kruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
				 · ·

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Proper	y You Claim as Exempt
-----------------------------	-----------------------

1.	Which set of	exemptions are you	claiming?	Check one of	only, even if	your spouse is	s filing with you.
----	--------------	--------------------	-----------	--------------	---------------	----------------	--------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2006 Chrystler Pacifica 106,000 miles Line from Schedule A/B: 3.1	\$2,225.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line Holl Schedule A.D. 9.1			100% of fair market value, up to any applicable statutory limit	
Household Goods & Furniture Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line Holl Schedule A.D. V.1			100% of fair market value, up to any applicable statutory limit	
TV & Electronics Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line nom <i>Schedule AVB</i> . 7.1			100% of fair market value, up to any applicable statutory limit	
Normal Apparel Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Ellie Holli Genedale Av.B. TT.T			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Elic Holli Golledale PVB. 1111			100% of fair market value, up to any applicable statutory limit	

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Page 16 of 64 Document Debtor 1 Fatima L. Jones Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Whole Life Insurance** 215 ILCS 5/238 \$0.00 \$0.00 Beneficiary: Barbara mcCracklin -100% of fair market value, up to Mother Line from Schedule A/B: 31.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this inforr	mation to identify your	case:		
Debtor 1	Fatima L. Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is
				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

C	ase 18-02420 Doc		Entere Page 1		/29/18 12:24:4 //	7 Desc M	1/29/18 12:22PI
Fill in this infor	mation to identify your case:		F AUC.		4		
Debtor 1	Fatima L. Jones						
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the: NO	RTHERN DISTRICT OF ILLI	NOIS				
Case number (if known)						_	if this is an ed filing
Official For	m 106E/F E/F: Creditors Who	Havo Uneccured (Plaime				12/15
any executory cor Schedule G: Exec Schedule D: Credi eft. Attach the Co name and case nu	,	could result in a claim. Also list eases (Official Form 106G). Do by Property. If more space is ne ou have no information to repo	t executory of not include eeded, copy	contracts any cred the Part y	s on Schedule A/B: Pro litors with partially sec you need, fill it out, nu	perty (Official For cured claims that a mber the entries in	m 106A/B) and on re listed in the boxes on the
	All of Your PRIORITY Unsecu						
1. Do any credit	tors have priority unsecured clai	ms against you?					
Yes.	rait Z.						
identify what to possible, list the Part 1. If more	ur priority unsecured claims. If a ype of claim it is. If a claim has both he claims in alphabetical order according to than one creditor holds a particular nation of each type of claim, see the	n priority and nonpriority amounts, ording to the creditor's name. If your claim, list the other creditors in F	, list that clair ou have more Part 3.	n here an than two	d show both priority and priority unsecured clain Total claim	I nonpriority amount	s. As much as
2.1 IRS		Last 4 digits of account	number		\$1,200.00	\$1,200.00	\$0.00
Interna	reditor's Name al Revenue Service ox 7346	When was the debt incu	urred? 2	013			
	elphia, PA 19101-7346 Street City State Zlp Code	As of the date you file, t	ho claim is:	Chook all	I that apply		
	ed the debt? Check one.	Contingent	ine ciaim is.	CHECK all	і шасарріу		
Debtor 1	only	☐ Unliquidated					
Debtor 2	only	☐ Disputed					
Debtor 1	and Debtor 2 only	Type of PRIORITY unsec	cured claim	:			
☐ At least o	one of the debtors and another	☐ Domestic support obliq	gations				
☐ Check if	this claim is for a community de	Ebt Taxes and certain other	er debts you	owe the g	government		
Is the claim	subject to offset?	Claims for death or pe	=	-			
■ No		Other. Specify					
☐ Yes		Inco	ome Taxe	S			
Part 2: List A	All of Your NONPRIORITY Un	secured Claims					
3. Do any credit	tors have nonpriority unsecured	claims against you?					
☐ No. You ha	ave nothing to report in this part. So	ubmit this form to the court with yo	our other sch	edules.			
Yes.	•	•					
	ur nonpriority unsecured claims i	n the alphabetical order of the	creditor who	holde o	ach claim. If a graditor	has more than one	nonpriority
	im. list the creditor separately for e						

than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Total claim

Part 2.

Document Page 19 of 64 Debtor 1 Fatima L. Jones Case number (if know) 4.1 \$580.00 **Advocate Health Hospital Corp** Last 4 digits of account number Nonpriority Creditor's Name PO Box 92710 When was the debt incurred? Chicago, IL 60675-2710 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.2 **Advocate South Suburban Hospital** Last 4 digits of account number \$161.00 Nonpriority Creditor's Name When was the debt incurred? 17800 Kedzie Avenue Hazel Crest, IL 60429 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collections Other. Specify 4.3 Advocate South Suburban Hospital Last 4 digits of account number \$419.00 Nonpriority Creditor's Name When was the debt incurred? 17800 Kedzie Avenue Hazel Crest, IL 60429 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify Collections

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Document Page 20 of 64

2:24:47 Desc Main

Debtor 1 Fatima L. Jones Case number (if know) 4.4 \$450.00 **Blaze Mastercard** Last 4 digits of account number 5235 Nonpriority Creditor's Name Opened 07/16 Last Active PO Box 25166 When was the debt incurred? 2/14/17 Sioux Falls, SD 57117-5096 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Purchases** Other. Specify 4.5 **Bryant State Bank** 2900 Last 4 digits of account number \$2,037.00 Nonpriority Creditor's Name Opened 01/12 Last Active 500 E. 60th Street When was the debt incurred? 11/25/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Purchases 4.6 Cap1/Dress Barn Last 4 digits of account number 9092 \$455.00 Nonpriority Creditor's Name Opened 09/16 Last Active PO Box 5253 When was the debt incurred? 2/12/17 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Purchases ☐ Yes

Page 21_of 64 Document Debtor 1 Fatima L. Jones Case number (if know) 4.7 \$704.00 CAP1/Menards Last 4 digits of account number 7146 Nonpriority Creditor's Name Opened 09/16 Last Active PO Box 30253 When was the debt incurred? 3/16/17 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Purchases** Other. Specify 4.8 **Capital One** 8545 \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name Bankruptcy Dept. Opened 09/11 Last Active PO Box 30281 When was the debt incurred? 3/08/17 Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Purchases** Other, Specify 4.9 **CB/Avenue** Last 4 digits of account number 7273 \$1,737.00 Nonpriority Creditor's Name Opened 09/13 Last Active PO Box 330066 When was the debt incurred? 2/13/17 NorthGlenn, CO 80233-8066 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Purchases ☐ Yes

Document Page 22 of 64
Case number (if know)

4.1 **CB/Full Beauty** 3147 \$641.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 07/15 Last Active PO Box 337003 When was the debt incurred? 8/04/17 NorthGlenn, CO 80233-7003 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Purchases** Other. Specify **CB/Lane Bryant** 3701 \$2,759.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/12 Last Active PO Box 337001 When was the debt incurred? 2/13/17 NorthGlenn, CO 80233-7001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Purchases** Other. Specify 4.1 CB/Roamans 0322 \$2,066.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/12 Last Active PO Box 182121 When was the debt incurred? 2/13/17 Columbus, OH 43218-2121 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Purchases ☐ Yes

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Case 18-02420

Document

Desc Main Page 23 of 64 Case number (if know) Debtor 1 Fatima L. Jones

4.1	CB/Wayfair	Last 4 digits of account number	4275	\$1,318.00
ت ا	Nonpriority Creditor's Name	-		
	Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 08/16 Last Active 2/13/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.1	CB/Woman Within Nonpriority Creditor's Name	Last 4 digits of account number	4951	\$1,676.00
	PO Box 182273 Columbus, OH 43218-2273	When was the debt incurred?	Opened 10/12 Last Active 2/13/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.1 5	Citi	Last 4 digits of account number	5324	\$1,862.00
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 6241 Sioux Falls, SD 57717	When was the debt incurred?	Opened 08/13 Last Active 3/16/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Purchases		

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Case 18-02420

Document

Desc Main Page 24 of 64 Case number (if know)

4.1	Comenity Capital/hsn Nonpriority Creditor's Name	Last 4 digits of account number	2615	\$3,791.00
	995 W 122nd Ave Westminster, CO 80234	When was the debt incurred?	Opened 01/12 Last Active 2/08/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.1	Comenitybk/brylane	Last 4 digits of account number	9963	\$231.00
	Nonpriority Creditor's Name Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 10/16 Last Active 8/04/17	
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	-		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.1	Comenitycapital/biglot	Last 4 digits of account number	4302	\$1,053.00
	Nonpriority Creditor's Name 3100 Easton Square PI Columbus, OH 43219	When was the debt incurred?	Opened 08/16 Last Active 3/05/17	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Case 18-02420

Document

Page 25 of 64 Case number (if know)

4.1 9	Commonwealth Edison-Care Center	Last 4 digits of account number		\$100.00
	Nonpriority Creditor's Name Bankruptcy Department PO Box 87522	When was the debt incurred?		
	Chicago, IL 60680 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	Other Specify Services		
4.2 0	Credit First N A	Last 4 digits of account number	0589	\$1,447.00
	Nonpriority Creditor's Name	-		
	6275 Eastland Rd Brookpark, OH 44142	When was the debt incurred?	Opened 09/13 Last Active 3/15/17	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sens	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.2 1	Dsnb Macys	Last 4 digits of account number	6690	\$1,950.00
	Nonpriority Creditor's Name Po Box 8218	When was the debt incurred?	Opened 12/13 Last Active 12/11/16	
	Mason, OH 45040	As of the data way file the alaim i	in Charle all that analy	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Purchases		
	— 100	- Other. Specify		

Document Page 26 of 6

ent Page 26 of 64
Case number (if know)

First National Bank	Last 4 digits of account number	0866	\$1,170.00
Nonpriority Creditor's Name			
500 E. 60th St. N Sioux Falls, SD 57104-0478	When was the debt incurred?	Opened 6/02/13 Last Active 11/02/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify Purchases		
First Premier Bank	Last 4 digits of account number	6144	\$1,219.00
Nonpriority Creditor's Name Bankruptcy Department PO Box 5523	When was the debt incurred?	Opened 09/12 Last Active 10/01/16	
Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
☐ Check if this claim is for a community		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other circular debte	
■ No □ Yes	Other. Specify Purchases	g pians, and other similar debts	
	— Other. Openiny		
First Premier Bank	Last 4 digits of account number	5230	\$1,164.00
Nonpriority Creditor's Name 601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 12/14 Last Active 10/01/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	a plane and other similar delice	
■ No	Debts to pension or profit-sharin	g pians, and other similar debts	
Yes	Other. Specify Purchases		

Desc Main Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47

Page 27 of 64 Case number (if know) Document

Debtor 1 Fatima L. Jones 4.2 Lendup Card Services I 1084 \$547.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 10/16 Last Active 225 Bush St Ste 1100 When was the debt incurred? 3/17/17 San Francisco, CA 94104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Purchases ☐ Yes 4.2 Loyola Medicine \$1,007.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 2160 S. First Ave When was the debt incurred? Maywood, IL 60153 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collections Other. Specify 4.2 Loyola Univ Medical Center \$1.217.00 Last 4 digits of account number Nonpriority Creditor's Name 2160 S. First Ave. When was the debt incurred? Maywood, IL 60153 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical

Document

Page 28 of 64 Case number (if know)

Debtor	¹ Fatima L. Jones	Case number (if know)	
4.2	Manager		¢400.00
8	Massey	Last 4 digits of account number	\$100.00
	Nonpriority Creditor's Name 1251 1st Ave	When was the debt incurred?	
	Chippewa Falls, WI 54729		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Purchases	
4.2	Maniala Danila	0440	\$0.000.00
9	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number 8410	\$2,622.00
	. ,	Opened 07/12 Last Active	
	10705 S. Jordan Gtwy Ste. 200 South Jordan, UT 84095	When was the debt incurred? 11/02/16	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Purchases	
4.3	North Shore Gas		\$550.00
0	Nonpriority Creditor's Name	Last 4 digits of account number	\$558.00
	Bankruptcy Department	When was the debt incurred?	
	200 E. Randolph Street		
	Chicago, IL 60601	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Case 18-02420

Document

Page 29 of 64 Case number (if know)

Oppity Fin Nonpriority Creditor's Name	Last 4 digits of account number 5064	\$2,000.0
Nonpriority Creditor's Name 11 E. Adams Chicago, IL 60603	When was the debt incurred? Opened 7/20/17 Last Active 7/31/17	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Loan	
Payday Loan	Last 4 digits of account number	\$500.
Nonpriority Creditor's Name 2510 W. Grand Ave. Waukegan, IL 60085	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify Loan	
Speedy Cash	Last 4 digits of account number	\$0.
Nonpriority Creditor's Name	Last 4 digits of account flumber	
Bankruptcy Department PO Box 780408	When was the debt incurred?	
Wichita, KS 67278-0408 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam is. Oneon an that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify NOTICE ONLY	

Page 30 of 64 Case number (if know) Document Debtor 1 Fatima L. Jones

4.3	SRC Customer Service	Last 4 digits of account number		\$1,051.00
<u> </u>	Nonpriority Creditor's Name Bankruptcy Department PO Box 780408	tcy Department When was the debt incurred?		
	Wichita, KS 67278	_		
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	П		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure		
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Loan		
4.3	SYNCB/AMAZON PLCC	Last 4 digits of account number	7464	\$1,304.00
	Nonpriority Creditor's Name PO Box 965015 Orlando El 33806 5015	When was the debt incurred?	Opened 12/15 Last Active 3/17/17	
	Orlando, FL 32896-5015 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	7.5 6 4 , 6	or onest an that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	a plans, and other similar debts	
	☐ Yes	Other. Specify Purchases		
4.3	SYNCB/BP	Last 4 digits of account number	9176	\$891.00
0	Nonpriority Creditor's Name			
	PO Box 965015 Orlando, FL 32896-5015	When was the debt incurred?	Opened 12/15 Last Active 3/17/17	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	·		
	□ 169	Other. Specify Purchases		

Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Case 18-02420

Document

Desc Main Page 31 of 64 Case number (if know) Debtor 1 Fatima L. Jones

4.3	Syncb/Evine	Last 4 digits of account number	6804	\$499.00
ب	Nonpriority Creditor's Name			
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 09/13 Last Active 4/23/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.3	Syncb/QVC Nonpriority Creditor's Name	Last 4 digits of account number	4403	\$453.00
	1200 Wilson Drive West Chester, PA 19380	When was the debt incurred?	Opened 01/16 Last Active 3/05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.3 9	SYNCB/Value City Furniture	Last 4 digits of account number	2324	\$1,264.00
	Nonpriority Creditor's Name PO Box 965036 Orlando, FL 32896	When was the debt incurred?	Opened 12/15 Last Active 3/05/17	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Purchases		

Document Page 32 of 6

1/18 Entered 01/29/18 12:24:47 Desc Main t Page 32 of 64 Case number (if know)

4.4	SYNCB/WALMART	Last 4 digits of account number	4522	\$3,373.00			
Nonpriority Creditor's Name PO Box 965024 Orlando, FL 32896-5024		When was the debt incurred?	Opened 09/13 Last Active 2/19/17				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-shari	ng plans, and other similar debts				
	Yes	Other. Specify Purchases					
4.4	Worlds Foremost Bank Nonpriority Creditor's Name	Last 4 digits of account number	7842	\$718.00			
	4800 Nw 1st Street Lincoln, NE 68521	When was the debt incurred?	Opened 12/15 Last Active 2/07/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only						
	☐ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed						
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Purchases	Other. Specify Purchases				
Part 3	List Others to Be Notified About a D	eht That You Already Listed					
5. Use t is try have	his page only if you have others to be notified ing to collect from you for a debt you owe to s more than one creditor for any of the debts the ed for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that comeone else, list the original creditor in lat you listed in Parts 1 or 2, list the add	Parts 1 or 2, then list the collection agency	here. Similarly, if you			
	and Address	On which entry in Part 1 or Part 2 did you	3				
	FINANCIAL SRVCS Inc. I Old Cutler Road		Part 1: Creditors with Priority Unsecured Claims				
Suite		•	Part 2: Creditors with Nonpriority Unsecured	Claims			
Miam	i, FL 33157	Last 4 digits of account number					
	and Address ress Barn	On which entry in Part 1 or Part 2 did you Line 4.6 of (<i>Check one</i>):	l list the original creditor? I Part 1: Creditors with Priority Unsecured Clai	ms			
PO Box 330066		■ Part 2: Creditors with Nonpriority Unsecured		Claims			
North	Glenn, CO 80233-8066	Last 4 digits of account number					
Nama	and Address	On which entry in Part 1 or Part 2 did you	Lliet the original creditor?				
			I list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ms			
		 ' '	Part 2: Creditors with Nonpriority Unsecured				
Colur	nbus, OH 43218-2273	Last 4 digits of account number	,y 555%				
Name a	and Address	On which entry in Part 1 or Part 2 did you Line 4.15 of (<i>Check one</i>):	list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ms			

Patima L. Jones		Case number (if know)
PO Box 6500 Sioux Falls, SD 57117-6500		Part 2: Creditors with Nonpriority Unsecured Claims
Cleax Falls, GD CF FFF GGGG	Last 4 digits of account number	
Name and Address Citibank NA PO Box 769006 San Antonio, TX 78245	On which entry in Part 1 or Part 2 did y Line 4.15 of (<i>Check one</i>):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
,	Last 4 digits of account number	
Name and Address Comenity Bank/LNBRYANT PO Box 182789 Columbus, OH 43218-2789	On which entry in Part 1 or Part 2 did y Line 4.11 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Comenity Bank/Romans PO Box 182789 Columbus, OH 43218-2789	On which entry in Part 1 or Part 2 did y Line 4.12 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address First Premier Bank 3820 N. Louise Ave. Sioux Falls, SD 57107	On which entry in Part 1 or Part 2 did y Line 4.23 of (<i>Check one</i>):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address GECRB/Amazon PO Box 981439 El Paso, TX 79998-1439	On which entry in Part 1 or Part 2 did y Line 4.35 of (<i>Check one</i>):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
,	Last 4 digits of account number	
Name and Address Gecrb/Amazon Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	On which entry in Part 1 or Part 2 did y Line 4.35 of (<i>Check one</i>): Last 4 digits of account number	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address GECRB/AMAzon PO Box 960013 Orlando, FL 32896	On which entry in Part 1 or Part 2 did y Line 4.35 of (<i>Check one</i>):	you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address GECRB/Amazon PLCC PO Box 965015 Orlando, FL 32896-5015	On which entry in Part 1 or Part 2 did y Line 4.35 of (Check one): Last 4 digits of account number	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address	On which entry in Part 1 or Part 2 did y	outliet the original graditor?
Harris & Harris, Ltd 111 West Jackson Blvd Suite 400 Chicago, IL 60604	Line 4.1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338	On which entry in Part 1 or Part 2 did y Line 2.1 of (Check one):	you list the original creditor? ■ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Nationwide Credit & Collection 815 Commerce Drive	On which entry in Part 1 or Part 2 did y Line 4.26 of (<i>Check one</i>):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Document Page 34 of 64
Case number (if know)

Suite 270 Oak Brook, IL 60523-8852	Last 4 digits of account number			
Name and Address WFNNB/Avenue Bankruptcy Department PO Box 182789 Columbus, OH 43218	On which entry in Part 1 or Part 2 Line 4.9 of (Check one):	2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
	Last 4 digits of account number			
Name and Address WFNNB/Avenue Bankruptcy Department PO Box 182789 Columbus, OH 43218	On which entry in Part 1 or Part 2 Line 4.9 of (Check one):	2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims		
	Last 4 digits of account number			
Name and Address WFNNB/Lane Bryant Bankruptcy Department PO Box 182789 Columbus, OH 43218	Line 4.11 of (Check one):	2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
	Last 4 digits of account number			
Name and Address WFNNB/Lane Bryant Bankruptcy Department PO Box 182789 Columbus, OH 43218	On which entry in Part 1 or Part : Line 4.11 of (Check one):	2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims		
	Last 4 digits of account number			
Name and Address WFNNB/Roamans Bankruptcy Department PO Box 182789 Columbus, OH 43218	On which entry in Part 1 or Part 2 Line 4.12 of (Check one): Last 4 digits of account number	2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Fatima L. Jones

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	1,200.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	1,200.00
				T	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	48,294.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	48,294.00

			III FAUE 33 UI 04	
Fill in this infor	mation to identify your	case:		
Debtor 1	Fatima L. Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 EV Enterprises 781 Midlothian St. Mundelein, IL 60060	Yearly 10/17

		Documen	t Page 36 c	of 64	1/29/18 12:22PM
Fill in this	information to identify your	case:			
Debtor 1	Fatima L. Jones				
Dalatano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOIS		
Case numl (if known)	ber				eck if this is an ended filing
Officia	l Form 106H				
	lule H: Your Code	ebtors			12/15
ill it out, a our name		boxes on the left. Attach t Answer every question.	he Additional Page t	ion. If more space is needed, copy the othis page. On the top of any Addition as a codebtor.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,			y? (Community property states and terington, and Wisconsin.)	ritories include
	Go to line 3. s. Did your spouse, former spou	ise, or legal equivalent live v	vith you at the time?		
in line Form	2 again as a codebtor only if	that person is a guaranto	r or cosigner. Make	if your spouse is filing with you. Lis sure you have listed the creditor on 6G). Use Schedule D, Schedule E/F,	Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZII	P Code		Column 2: The creditor to whom Check all schedules that apply:	you owe the debt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	 .
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	 ·
-	Number Street			_	

ZIP Code

State

City

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 37 of 64

Fill	in this information to identify yo	our case:			
Del	otor 1 Fatima I	Jones			
	otor 2 puse, if filing)				
Uni	ted States Bankruptcy Court fo	r the: NORTHERN DISTRIC	CT OF ILLINOIS		
(If kr	se number fficial Form 106l		-	13 income	ed filing ent showing postpetition chapter as of the following date:
	chedule I: Your I	ncome		MM / DD/`	YYYY 12/15
spo	use. If you are separated and	your spouse is not filing wirm. On the top of any additi	ng jointly, and your spouse is I ith you, do not include informa ional pages, write your name ar	tion about your sp	
1.	Fill in your employment information.		Debtor 1	Debtor	2 or non-filing spouse
	If you have more than one jo	o, Employment status	■ Employed	☐ Empl	loyed
	attach a separate page with information about additional employers.	Employment status	☐ Not employed	□ Not €	employed
	• •	Occupation	A/R Analyst		
	Include part-time, seasonal, self-employed work.	Employer's name	LKQ Corp.		
	Occupation may include stude or homemaker, if it applies.	ent Employer's address	500 W. Madison Chicago, IL 60610		
		How long employed t	here? 2012		
Par	t 2: Give Details About	Monthly Income			
	mate monthly income as of tuse unless you are separated.	ne date you file this form. If	you have nothing to report for any	y line, write \$0 in the	space. Include your non-filing
	u or your non-filing spouse have space, attach a separate she		ombine the information for all emp	ployers for that person	on on the lines below. If you need
				For Debtor 1	For Debtor 2 or non-filing spouse
_	List monthly gross wages,	salary, and commissions (b	efore all payroll	• 2222 NA	Δ N/A

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
 Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

2.	\$_	3,323.00	\$	N/A
3.	+\$_	0.00	+\$	N/A
4.	\$_	3,323.00	\$	N/A

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 38 of 64

Debtor 1 Fatima L. Jones Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here

	оору	/ IIIIC + HOIC	٦.	Ψ	3,323.00	Ψ		IVA	_
5.	List a	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	673.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	_
	5e.	Insurance	5e.	\$	205.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$		N/A	_
	5g.	Union dues	5g.	\$	0.00	\$		N/A	_
	5h.	Other deductions. Specify: Short Term Disability	5h	+ \$	19.00	+ \$		N/A	_
		H Critical Illness		\$	19.00	\$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	916.00	\$		N/A	_
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,407.00	. \$		N/A	_
8.	List a 8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	\$_	0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$		N/A	_
	8d.	Unemployment compensation	8d.	\$_	0.00	\$		N/A	_
	8e.	Social Security	8e.	\$	0.00	\$		N/A	=
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$_	0.00	\$		N/A	_
	8g.	Pension or retirement income	8g.	\$	0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8h	+ \$	0.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		N/A	A
10	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		2,407.00 + \$		N/A	= \$	2,407.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'ο. Ψ	·	2,407.00 τ φ		IVA		2,407.00
11.	State Include other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not a	deper				chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certaines					12.	\$	2,407.00
13.	Do y	ou expect an increase or decrease within the year after you file this form?	?				•	Combi monthl	ned y income
	_	No.							
		Yes. Explain:							

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 39 of 64

Fill	in this information	n to identify yo	our case:						
Deb	tor 1 F	atima L. Jo	nes			Ch	eck	if this is:	
	_						Α	n amended filing	
	tor 2 ouse, if filing)								ving postpetition chapter the following date:
Unit	ed States Bankrupt	cy Court for the:	NORTH	IERN DISTRICT OF ILLIN	IOIS		M	M / DD / YYYY	
	e number nown)								
Of	fficial Forr	n 106J							
Sc	chedule J	: Your I	Exper	ises					12/15
Be info	as complete and	d accurate as	possible. eded, atta	If two married people a ch another sheet to this	re filing together, bot form. On the top of a	h are ed any addi	qual tion	ly responsible fo al pages, write y	r supplying correct our name and case
Par 1.	t 1: Describe	Your House	hold						
	■ No. Go to lin								
			n a separ	ate household?					
	□ No		•	al Form 106J-2, <i>Expense</i>	s for Separate Househ	old of De	ebto	r 2.	
2.	Do you have d	ependents?	■ No						
	Do not list Debt Debtor 2.	or 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2			Dependent's age	Does dependent live with you?
	Do not state the)							□ No
	dependents nar	nes.							☐ Yes
									□ No
									☐ Yes
									□ No
									☐ Yes
									□ No
3.	Do your expen	ses include	_	NI.					☐ Yes
0.	expenses of po yourself and y	eople other tl	han _	No Yes					
Est exp	imate your expe		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a sup					
the		ssistance and		government assistance luded it on <i>Schedule I:</i>				Your expe	enses
4.	The rental or h			ses for your residence. r lot.	Include first mortgage	4.	\$		900.00
	If not included	in line 4:							
	4a. Real esta					4a.			0.00
		homeowner's				4b.			0.00
				ipkeep expenses		4c.	- :		0.00
	4d. Homeow	iiei s assuciat	ion or cond	dominium dues		4d.	Φ		0.00

0.00

Additional mortgage payments for your residence, such as home equity loans

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 40 of 64

ebtor 1	Fatima L. Jones		Case num	ber (if known)	
. Utili	ties:				
6a.	Electricity, heat, natural gas		6a.	\$	217.00
6b.	Water, sewer, garbage collection		6b.		0.00
6c.	Telephone, cell phone, Internet,	atellite, and cable services	6c.		260.00
6d.	Other. Specify:		6d.		0.00
	d and housekeeping supplies			\$	345.00
	dcare and children's education of	ete	8.		0.00
	hing, laundry, and dry cleaning	313	9.		100.00
	sonal care products and services		10.	·	100.00
	ical and dental expenses		11.		
	isportation. Include gas, maintena	as hus or train fors	11.	Ψ	49.00
	ot include car payments.	de, bus or train rare.	12.	\$	275.00
	ertainment, clubs, recreation, nev	snaners, magazines, and books	13.	·	31.00
	ritable contributions and religiou		14.		0.00
	rance.	uonations	17.	Ψ	0.00
		your pay or included in lines 4 or 20.			
	Life insurance	, sa. pay or moradou in miles 4 or 20.	15a.	\$	65.00
	Health insurance		15b.	·	0.00
	Vehicle insurance		15c.	·	65.00
	Other insurance. Specify:		15d.		0.00
	· · · · · · · · · · · · · · · · · · ·	om your pay or included in lines 4 or 20.		Ψ	0.00
Spe		mi your pay or included in lines 4 of 20.	16.	\$	0.00
	allment or lease payments:			–	0.00
	Car payments for Vehicle 1		17a.	\$	0.00
	Car payments for Vehicle 2		17b.	· -	0.00
	Other. Specify:		17c.	*	0.00
	Other. Specify:		17d. 17d.	·	0.00
		ce, and support that you did not report as		Ψ	0.00
		nedule I, Your Income (Official Form 106I).		\$	0.00
		others who do not live with you.	-	\$	0.00
Spe		•	19.		
		uded in lines 4 or 5 of this form or on Sch	edule I: Yo	our Income.	
	Mortgages on other property		20a.		0.00
20b.	Real estate taxes		20b.	\$	0.00
20c.	Property, homeowner's, or renter	insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep		20d.	\$	0.00
	Homeowner's association or con		20e.		0.00
	er: Specify:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		+\$	0.00
-				- Ψ	0.00
	ulate your monthly expenses				
22a.	Add lines 4 through 21.			\$	2,407.00
22b.	Copy line 22 (monthly expenses for	Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result	your monthly expenses.		\$	2,407.00
	ulate your monthly net income.				
	Copy line 12 (your combined mo		23a.		2,407.00
23b.	Copy your monthly expenses fro	line 22c above.	23b.	-\$	2,407.00
23c.	Subtract your monthly expenses		220	\$	0.00
	The result is your monthly net inc	me.	23c.	Ψ	0.00
For e	xample, do you expect to finish paying	e in your expenses within the year after y r your car loan within the year or do you expect you			ease or decrease because o
	, , ,				
For e	xample, do you expect to finish paying fication to the terms of your mortgage?				ease or decrease becau

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 41 of 64

Fill in this infor	mation to identify your	case:		
Debtor 1	Fatima L. Jones			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
(Opodoc II, IIIIIIg)	riotranic	Widale Name	East Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Casa numbar				
Case number (if known)				Check if this is an amended filing
Official Ford Declarat		n Individual	Debtor's Schedu	les 12/15
				12.13
If two married pe	eople are filing together	r, both are equally respon	nsible for supplying correct inform	nation.
obtaining money		n connection with a bank		false statement, concealing property, or to \$250,000, or imprisonment for up to 20
Sign	n Below			
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out bankruptcy	forms?
■ No				
☐ Yes. N	Name of person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
			-	zona.a.o., and orginatare (omoral rollin 110)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Official Form 106Dec

Signature of Debtor 2

Date

that they are true and correct.

Date **January 29, 2018**

X /s/ Fatima L. Jones

Fatima L. Jones
Signature of Debtor 1

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 42 of 64

Fil	l in this inform	nation to identify you	r case:			
	btor 1	Fatima L. Jones				
		First Name	Middle Name	Last Name		
_	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Ca	se number					
	nown)					Check if this is an
						amended filing
\bigcirc 1	fficial Fo	rm 107				
			Affairs for Individ	duals Filing for B	ankruptcy	4/10
			ble. If two married people a			
info	rmation. If m		attach a separate sheet to			
		, , , , ,	rital Status and Where You	Lived Refere		
	<u>-</u>			Lived Belole		
1.	wnat is you	r current marital statu	IS?			
	☐ Married					
	■ Not ma	rried				
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
	□ No					
	Yes. Lis	st all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>1</i> .	
	Debtor 1 Pi	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	4550 W. 1		From-To:	☐ Same as Debtor	I	☐ Same as Debtor 1
	Alsip, IL 6	0803	10/11- 10/16			From-To:
	es and territor ■ No □ Yes. Ma	<i>ies</i> include Arizona, Ca	ver live with a spouse or leg lifornia, Idaho, Louisiana, Ne medule H: Your Codebtors (Of r Income	vada, New Mexico, Puerto R		
4.	Fill in the total	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-	time activities.	endar years?
	□ No					
	Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year untiled for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,097.00	☐ Wages, commissions, bonuses, tips	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Operating a business

Official Form 107

☐ Operating a business

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main

Document Page 43 of 64 ase number (if known) Debtor 1 Fatima L. Jones Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$39,859.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$32,000.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main

Debtor 1 Fatima L. Jones

Document Page 44 of 64
Case number (if known)

7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any ger control, or owner of 20% of	neral partners; partners partners or more of their voting	erships of which yo g securities; and ar	u are a generary ny managing a	al partner; corporations agent, including one for
	No					
	Yes. List all payments to an insider.				- <i>'</i>	41
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	■ No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pai	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.	w.	erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happene	d			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No ☐ Yes. Fill in the details. Creditor Name and Address				i, set off any a	amounts from your Amount
				taken		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Page 45 of 64 Case number (if known) Document

14.	Within 2 years before you filed for bankrup ■ No ■ Yes. Fill in the details for each gift or con	•	, , , ,	ns with a tota	I value of more thar	n \$600 to any charity?
	☐ Yes. Fill in the details for each gift or con Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrupt or gambling?	cy or	since you filed for bankruptcy, did y	you lose anyt	hing because of the	eft, fire, other disaster
	■ No □ Yes. Fill in the details.					
	how the loss occurred	nclude	ibe any insurance coverage for the keet the amount that insurance has paid. L	_ist pending	Date of your loss	Value of property lost
	ir	nsurai	nce claims on line 33 of Schedule A/B:	Property.		
Par	List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or proceed any attorneys, bankruptcy petition pre	epari	ng a bankruptcy petition?			
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	u	Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
	David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090		Attorney Fees		9/2/17-1/26/18	\$470.00
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that you have	ors o	r to make payments to your creditor		or transfer any propo	erty to anyone who
	Yes. Fill in the details.				_	
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alread	busir nade	ness or financial affairs? as security (such as the granting of a s			
	No The state of th					
	Yes. Fill in the details.		D			
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts change	Date transfer was made
	Person's relationship to you					

Debtor 1 Fatima L. Jones

Desc Main Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Page 46 of 64 Case number (if known) Document

Debtor 1 Fatima L. Jones

19.		hin 10 years before you filed for bankrupt reficiary? (These are often called asset-prof No Yes. Fill in the details.		y property to a	a self-settle	d trust or similar device	of which you ar	re a
	Na	me of trust	Description and v	alue of the pro	operty trans	sferred	Date Transfer made	r was
Par	t 8:	List of Certain Financial Accounts, Inst	truments, Safe Deposit	Boxes, and S	Storage Unit	s		
20.	solo Incl	hin 1 year before you filed for bankruptcy d, moved, or transferred? lude checking, savings, money market, or uses, pension funds, cooperatives, assoc No Yes. Fill in the details.	r other financial accour	nts; certificate	s of deposi		•	
	- Na	me of Financial Institution and Idress (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last bal before closi tra	
21.		you now have, or did you have within 1 yoh, or other valuables?	ear before you filed for	bankruptcy, a	any safe dep	oosit box or other depos	sitory for securit	ties,
		No Yes. Fill in the details.						
		me of Financial Institution Idress (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?	I
22.	Hav	ve you stored property in a storage unit or	r place other than your	home within	1 year befor	re you filed for bankrupt	cy?	
		No Yes. Fill in the details.						
		me of Storage Facility Idress (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?	I
Par	t 9:	Identify Property You Hold or Control f	for Someone Else					
23.		you hold or control any property that son someone. No Yes. Fill in the details.	neone else owns? Inclu	ide any prope	rty you borı	rowed from, are storing	for, or hold in tr	rust
		vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe	the property	`	Value
_	_	Ohra Batalla Aliant Fredranda et al la fa						

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Page 47 of 64 Case number (if known) Document

Debtor 1 Fatima L. Jones

24.	Has any governmental unit notified you that y	ou may be liable or potentially liable	under or in violation of an environme	ntal law?
	NoYes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of ar	ny release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admir	nistrative proceeding under any envi	ironmental law? Include settlements a	nd orders.
	■ No			
	Yes. Fill in the details. Case Title	Court or agency	Nature of the case	Status of the
	Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	case
Par	11: Give Details About Your Business or Co	onnections to Any Business		
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have an	ny of the following connections to any	business?
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability compar	ny (LLC) or limited liability partnersh	ip (LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing exec	utive of a corporation		
	☐ An owner of at least 5% of the voting of	or equity securities of a corporation		
	■ No. None of the above applies. Go to Pa	rt 12.		
	☐ Yes. Check all that apply above and fill in	the details below for each business	S.	
	Business Name I Address	Describe the nature of the business	Employer Identification number Do not include Social Security n	number or ITIN.
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed	
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	, did you give a financial statement (de all financial
	■ No			
	Yes. Fill in the details below.			
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued		

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document

Page 48 of 64 Case number (if known) Debtor 1 Fatima L. Jones Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Fatima L. Jones Signature of Debtor 2 Fatima L. Jones

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No ☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Date

Signature of Debtor 1

Date January 29, 2018

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 49 of 64

Fill in this infor	mation to identify your	case:		
Debtor 1	Fatima L. Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Charle if this is
(II KIIOWII)				☐ Check if this is amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's	☐ Surrender the property.	□No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main

Debtor 1 Fatima L. Jones	Case number (if known	n)
name:	Retain the property and redeem it.	☐ Yes
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	
property	☐ Retain the property and [explain]:	
securing debt:		
Part 2: List Your Unexpired Pers	onal Property Leases	

Fo in You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases		Will the lease be assumed?				
Lessor's name:	EV Enterprises		□ No			
			■ Yes			
Description of leased Property:	Yearly 10/17					
Part 3: Sign Below	Part 3: Sign Below					
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.						
X /s/ Fatima L. J		X				
Fatima L. Jone Signature of Deb		Signature of Debtor 2				

Date

Date

January 29, 2018

Page 51 of 64 Document

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 55 of 64

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Fatima L. Jon	es			Case No).	
				Debtor(s)	Chapter	7	
				PENSATION OF ATTO		, ,	
1.	compensation paid to	me w	vithin one year before the f	016(b), I certify that I am the atto filing of the petition in bankruptc ion of or in connection with the ba	y, or agreed to be pa	id to me, for services	
						1,350.00	
	Prior to the filin	g of th	nis statement I have receive	/ed	\$	470.00	
	Balance Due				\$	880.00	
2.	The source of the cor	npensa	ation paid to me was:				
	Debtor		Other (specify):				
3.	The source of compe	nsatio	n to be paid to me is:				
	■ Debtor		Other (specify):				
4.	■ I have not agreed	to sha	are the above-disclosed co	ompensation with any other perso	on unless they are me	mbers and associates	s of my law firm.
				pensation with a person or persons e names of the people sharing in the			y law firm. A
5.	In return for the above	/e-disc	closed fee, I have agreed to	to render legal service for all aspe	cts of the bankruptcy	case, including:	
	 b. Preparation and f c. Representation of d. [Other provisions Negotiatic agreemen 	the de as need ons wits and	of any petition, schedules, sebtor at the meeting of cre eded] ith secured creditors t	endering advice to the debtor in destatement of affairs and plan white ditors and confirmation hearing, to reduce to market value; exided; preparation and filing obds.	ch may be required; and any adjourned h xemption plannin	earings thereof; g; filing of reaffire	mation
6.	Represent	ation		d fee does not include the following dischargeability actions, judgeding.		ices (except in Ch	napter 13
				CERTIFICATION			
1	I certify that the fore bankruptcy proceeding		is a complete statement of	f any agreement or arrangement for	or payment to me for	representation of th	e debtor(s) in
	January 29, 2018			/s/ David M. Sie	gel		
1	Date			David M. Siegel Signature of Attorn David M. Siegel 790 Chaddick D	ney & Associates		

Wheeling, IL 60090 (847) 520-8100 Name of law firm

Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee **does not** include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
 - A fee of \$250.00 shall be added in the event that Client misses the scheduled §341 Meeting of Creditors.
 - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were not originally provided by the Client. The Client has the full responsibility to ensure that all creditors are listed.
 - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
 - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate if the Client fails to take the second credit counseling course and provide Attorney with the certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

Important Bankruptcy Information

Debts that are Discharged

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

a) Debts for most taxes;

H.

- b) Debts that are in the nature of alimony, maintenance, or support;
- c) Debts for student loans;
- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

The **FLAT FEE** for representation in this matter will be \$_\\\^350

Client acknowledge that he or sopportunity to ask questions res	she has read this agr garding this agreem	eement in its entirety, understands it fully, has had an ent, is satisfied with it, and accepts it in its entirety.
Date: 9/2/17		Signed: Jahms L. Mrs
		Print: Fations 2. Jones
		11mt. 14 m/A 2. 30//63
Date:		Signed:
		Print:
		· · · · · · · · · · · · · · · · · · ·
Date: 9 3 17	Signed:	ney for David M. Siegel

Case 18-02420 Doc 1 Filed 01/29/18 Entered 01/29/18 12:24:47 Desc Main Document Page 58 of 64 $^{1/29/18}$ Desc Main $^{1/29/18}$ Desc Main Document Page 58 of 64

United States Bankruptcy CourtNorthern District of Illinois

		1 (of the in District of Innions		
In re	Fatima L. Jones		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	59
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	itors is true and corre	ect to the best of my
Date:	January 29, 2018	/s/ Fatima L. Jones Fatima L. Jones		

Advocate Health Hospital Corp PO Box 92710 Chicago, IL 60675-2710

Advocate South Suburban Hospital 17800 Kedzie Avenue Hazel Crest, IL 60429

BCA FINANCIAL SRVCS Inc. 18001 Old Cutler Road Suite 462 Miami, FL 33157

Blaze Mastercard PO Box 25166 Sioux Falls, SD 57117-5096

Bryant State Bank 500 E. 60th Street Sioux Falls, SD 57104

Cap1/Dress Barn PO Box 5253 Carol Stream, IL 60197

CAP1/Menards PO Box 30253 Salt Lake City, UT 84130

Capital One Bankruptcy Dept. PO Box 30281 Salt Lake City, UT 84130-0281

CB/Avenue PO Box 330066 NorthGlenn, CO 80233-8066

CB/Dress Barn PO Box 330066 NorthGlenn, CO 80233-8066

CB/DRSSBRN PO Box 182273 Columbus, OH 43218-2273 CB/Full Beauty PO Box 337003 NorthGlenn, CO 80233-7003

CB/Lane Bryant PO Box 337001 NorthGlenn, CO 80233-7001

CB/Roamans PO Box 182121 Columbus, OH 43218-2121

CB/Wayfair Po Box 182789 Columbus, OH 43218

CB/Woman Within PO Box 182273 Columbus, OH 43218-2273

Citi Attn: Bankruptcy Department PO Box 6241 Sioux Falls, SD 57717

Citi PO Box 6500 Sioux Falls, SD 57117-6500

Citibank NA PO Box 769006 San Antonio, TX 78245

Comenity Bank/LNBRYANT PO Box 182789 Columbus, OH 43218-2789

Comenity Bank/Romans PO Box 182789 Columbus, OH 43218-2789

Comenity Capital/hsn 995 W 122nd Ave Westminster, CO 80234 Comenitybk/brylane Po Box 182789 Columbus, OH 43218

Comenitycapital/biglot 3100 Easton Square Pl Columbus, OH 43219

Commonwealth Edison-Care Center Bankruptcy Department PO Box 87522 Chicago, IL 60680

Credit First N A 6275 Eastland Rd Brookpark, OH 44142

Dsnb Macys Po Box 8218 Mason, OH 45040

First National Bank 500 E. 60th St. N Sioux Falls, SD 57104-0478

First Premier Bank Bankruptcy Department PO Box 5523 Sioux Falls, SD 57117

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

First Premier Bank 3820 N. Louise Ave. Sioux Falls, SD 57107

GECRB/Amazon PO Box 981439 El Paso, TX 79998-1439

GECRB/AMAzon PO Box 960013 Orlando, FL 32896 Gecrb/Amazon Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

GECRB/Amazon PLCC PO Box 965015 Orlando, FL 32896-5015

Harris & Harris, Ltd 111 West Jackson Blvd Suite 400 Chicago, IL 60604

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

IRS
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Lendup Card Services I 225 Bush St Ste 1100 San Francisco, CA 94104

Loyola Medicine 2160 S. First Ave Maywood, IL 60153

Loyola Univ Medical Center 2160 S. First Ave. Maywood, IL 60153

Massey 1251 1st Ave Chippewa Falls, WI 54729

Merrick Bank 10705 S. Jordan Gtwy Ste. 200 South Jordan, UT 84095 Nationwide Credit & Collection 815 Commerce Drive Suite 270 Oak Brook, IL 60523-8852

North Shore Gas Bankruptcy Department 200 E. Randolph Street Chicago, IL 60601

Oppity Fin 11 E. Adams Chicago, IL 60603

Payday Loan 2510 W. Grand Ave. Waukegan, IL 60085

Speedy Cash Bankruptcy Department PO Box 780408 Wichita, KS 67278-0408

SRC Customer Service Bankruptcy Department PO Box 780408 Wichita, KS 67278

SYNCB/AMAZON PLCC PO Box 965015 Orlando, FL 32896-5015

SYNCB/BP PO Box 965015 Orlando, FL 32896-5015

Syncb/Evine Po Box 965005 Orlando, FL 32896

Syncb/QVC 1200 Wilson Drive West Chester, PA 19380 SYNCB/Value City Furniture PO Box 965036 Orlando, FL 32896

SYNCB/WALMART PO Box 965024 Orlando, FL 32896-5024

WFNNB/Avenue Bankruptcy Department PO Box 182789 Columbus, OH 43218

WFNNB/Lane Bryant Bankruptcy Department PO Box 182789 Columbus, OH 43218

WFNNB/Roamans Bankruptcy Department PO Box 182789 Columbus, OH 43218

Worlds Foremost Bank 4800 Nw 1st Street Lincoln, NE 68521